Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

B1 (Official Form 1) (04/13) Document Page 1 of 51

United States Bankruptcy Court	
Omica Glates Bankraptoy Gourt	

United States Bankruptcy Court	
	Voluntary Petition
Northern District of Illinois Eastern Division	

Name of Debtor (if individual, enter Last, First, Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle)						
Booker, Tonya Deiadra										
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						Other Names use aiden and trade na		ebtor in the last 8	years (include married,	
Last four digits of S		ndividual-Taxpa	ayer I.D. (ITIN)	No./Comp	lete EIN		•		al-Taxpayer I.D.	(ITIN) No./Complete EIN
(if more than one, s	state all) *	***-**-6	060			(II II	nore than one, sta	te all) "		
Street Address of I	Debtor (No. 8	& Street, City, a	and State):			Str	eet Address of Joi	nt Debtor (No. &	Street, City, and	State):
7527 S. Ak	erdeen	St.								
Chicago II	-				60620					
County of Residen	ce or of the F	Principal Place	of Business:			Co	County of Residence or of the Principal Place of Business:			
		CC	OK							
Mailing Address of	Debtor (if dif	fferent from stre	eet address)			Ма	iling Address of Jo	oint Debtor (if diffe	erent from street	address):
,										
Location of Princip	al Assets of E	Business Debto	or (if different f	rom street	address above):					
٦		or (Form of Orga	anization)			e of Busi		,	•	nkruptcy Code Under n is Filed (Check one box)
■ Individual	(includes Joi	eck one box)			☐ Heath Care B		,	Chapter	7 _	
	t D on page 2 o	,			Single Asset defined in 11			☐ Chapter	^	apter 15 Petition for Recognition Foreign Main Proceeding
☐ Corporati	on (includes l	LLC & LLP)			Railroad	Chapter 11		anter 15 Detition for Decognition		
☐ Partnersh	ip				Stockbroker Commodity E	Broker		☐ Chapter	_	apter 15 Petition for Recognition Foreign Nonmain Proceeding
		one of the abov			☐ Clearing Ban					
check this		te type of entity	y below.)		☐ Other					
	Chapt	er 15 Debtors				xempt E				ebts (Check one Box)
Country of debtor's	center of ma	in interests:			☐ Debtor is a ta	ıx-exemp	■ Debts are primarily consumer debts, defined in 11 U.S.C.			_ 20210 0.0
Each country in wh		proceeding by,	, regarding, or		organization	under Tit	le 26 of the	§ 101(8) a	as "incurred by a	business debts.
against debtor is pe	ending:			_	United States Revenue Cod	,	ne internai		primarily for a per household purpo	
		Filing Fee (0	Check one box)			Che	ck one box		hapter 11 Debto	ors
Filing Fee atta	ched						Debtor is a sma			1 U.S.C. § 101(51D)
☐ Filing Fee to be	e naid in insta	allments (applic	cable in individ	uals only)	Must attach	Che	Debtor is not a	small business d	ebtor as defined	in 11 U.S.C. § 101(51D)
signed applica unable to pay t	tion for the co	ourt's considera	ation certifying	that the de	btor is		Debtor's aggreginsiders or af		nan \$2,343,300.	ts (excluding debts owed to amount subject to adjustment
☐ Filing Fee way	ier requested	d (applicable to	chapter 7 indi	viduals only	/). Must		neck all applicable		— — —	
attach signed	application fo	r the court's co	nsideration. S	ee Official	Form 3B.			filed with this peti		n from one of more classes
							of creditors, in	acccordance with	11 U.S.C. § 112	6(b).
Statistical/Admin Debtor estima			ole for distribut	ion to unse	cured credtiors.					This space is for court use only15.00
funds available	e for distribut	r any exempt po ion to unsecure		uded and a	dministrative expen	ses paid	, there will be no			
Estimated Number of	f Creditors									
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	 10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000	
Estimated Assets		I			_					
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001	\$50,000,0	01 \$100,000,001	1 \$500,000,001	More than	
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion	
Estimated Liabilities						_				
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	to \$50	\$50,000,0 to \$100	to \$500	1 \$500,000,001 to \$1billion	More than \$1 billion	
			million	million	million	million	million			

Case 15-18898 B1 (Official Form 1) (12/11)) Filed 05/29/15 Desc Main Entered 05/29/15 14:03:32 Doc 1 Page 2 of 51
Name of Debtor(s) Document **Voluntary Petition**

This p	page must be completed and filed in every case)	Tonya Deia	dra Booker
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)
Location Where Filed: None		Case Number:	Date Filed:
None			
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:		Case Number:	Date Filed:
District:		Relationship:	Judge:
forms 10K and pursuant to Secti 1934 and is reques	Exhibit A d if debtor is required to file periodic reports (e.g., 10Q) with the Securities and Exchange Commission ion 13 or 15 (d) of the Securities Exchange Act of sting relief under chapter 11.)	(To be completed if debtor is an individua I, the attorney for the petitioner named in the fo have informed the petitioner that [he or she] ma or 13 of title 11, United States Code, and have each such chapter. I further certify that I have required by 11 USC § 342(b).	ay proceed under chapter 7, 11, 12 explained the relief available under delivered to the debtor the notice
Exhibit A is	attached and made a part of this petition.	/s/ Joseph Ma	
		Joseph Mark D'Onofrio	Dated: 05/27/2015
Yes, and Ex No. Exhibit D co	(To be completed by every individual debtor. If a joint petition is file impleted and signed by the debtor is attached and made a part of this p	ibit D ed, each spouse must complete and attach a sep petition.	
ir i	_	art of such 180 days than in any other Dist ral partner, or partnership pending in this D place of business or principal assets in the assets in the United States but is a defenda	rict. strict. United int in an action
	Certification by a Debtor Who Reside	es as a Tenant of Residential Pro	perty
_	Landlord has a judgment against the debtor for possession of following.) (Name of landlord that obtained judgment)	debtor's residence. (If box checked, comple	ete the
p	(Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there a ermitted to cure the entire monetary default that gave rise to the ossession was entered, and		
р	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	•	e 30-day
	Debtor certifies that he/she has served the Landlord with this c	ertification. (11 U.S.C. § 362(1))	

B1 (Official Form 1) (1/08) Page 2 of 3 PFG Record # 630189

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 51

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)
Tonya Deiadra Booker

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Tonya Deiadra Booker

Tonya Deiadra Booker

Dated: 05/20/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Joseph Mark D'Onofrio

Signature of Attorney for Debtor(s)

Joseph Mark D'Onofrio

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 05/27/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 630189 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 4 of 51

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Tonya Deiadra Booker
Date	ed: 05/20/2015 /s/ Tonya Deiadra Booker
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 630189

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 5 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
Ш	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 630189

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 6 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$123,211	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$5,780	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$145,107	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$50,280	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,293
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,293
TOTALS			\$128,991 TOTAL ASSETS	\$195,387 TOTAL LIABILITIES	

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 7 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C	Code (11
U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
TELL LOCAL COLOR DE LA COLOR D	

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,293.20
Average Expenses (from Schedule J, Line 18)	\$2,292.56
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$1,364.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$145,106.80
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$50,280.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$195,386.80

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Mair Document Page 8 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
7527 S Aberdeen Chicago, IL 60620 (Debtor's Residence)	Fee Simple		\$123,211	\$145,107

Total Market Value of Real Property

(Report also on Summary of Schedules)

\$123,211.00

Record # 630189 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured	
01. Cash on Hand		Cash on Hand		\$80	
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.					
		Chase Bank checking account Chase Bank savings account		\$400 \$900	
03. Security Deposits with public utilities, telephone companies, landlords and others. 04. Household goods and furnishings,	X				
including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans		\$2,000	
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$400	
06. Wearing Apparel		Necessary wearing apparel.		\$500	

Record # 630189 B6B (Official Form 6B) (12/07) Page 1 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 10 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
07. Furs and jewelry.				
		Earrings, watch, costume jewelry, mink coat		\$1,500
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		401k w/ Employer/Former Employer - 100% Exempt.		Unknown
Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 11 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Total

(Report also on Summary of Schedules)

\$5,780.00

Judge:

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured	
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.	X				
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

Record # 630189 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
7527 S Aberdeen Chicago, IL 60620 (Debtor's Residence)	735 ILCS 5/12-901	\$ 15,000	\$123,211
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 80	\$80
02. Checking, savings or other			
Chase Bank checking account	735 ILCS 5/12-1001(b)	\$ 400	\$400
Chase Bank savings account	735 ILCS 5/12-1001(h)(3)	\$ 900	\$900
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a) 735 ILCS 5/12-1001(b)	\$ 350 \$ 50	\$400
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 500	\$500
07. Furs and jewelry.			
Earrings, watch, costume jewelry, mink coat	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
12. Interest in IRA,ERISA, Keo			
401k w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 630189 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 13 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy D	Docket#
--------------	---------

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
CHASE Attn: Bankruptcy Dept. Po Box 24696 Columbus OH 43224 Acct #: 4651608089840			Dates: 2013-2014 Nature of Lien: Mortgage Market Value: \$123,211.00 Intention: Reaffirm 524 (c) *Description: 7527 S Aberdeen Chicago, IL 60620 (Debtor's Residence)				\$145,107	\$21,896

Total

(Report also on Summary of Schedules)

\$145,107

\$21,896

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 14 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of

Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 15 of 51
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment. Н **Date Claim Was Incured and** Disputed Amount Codebtor Amount Creditor's Name, Mailing Address W **Consideration For Claim Entitled Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority Illinois Department of Revenue Bankruptcy Department** Taxes - Federal, State or Loc \$0 \$0 Reason: PO Box 64338 Dates: Chicago IL 60664-0338 Acct #: 6060 2 **IRS Priority Debt** Bankruptcy Dept. \$0 \$0 Reason: Taxes - Federal, State/Local PO Box 7346 Dates: Philadelphia PA 19101 Acct #: 6060

Total Amount of Unsecured Priority Claims
(Report also on Summary of Schedules)

\$ 0 \$ 0

Record # 630189 B6E (Official Form 6E) (04/13) Page 2 of 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

CAP1/Carsn

Attn: Bankruptcy Dept.

Mettawa IL 60045

Acct #: NULL

26525 N Riverwoods Blvd

In re

Bankruptcy	Docket #:
------------	-----------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. Date Claim Was Incurred and Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim If Claim is Subject to Setoff, So State (See Instructions Above) **Access Community Health Netw.** Dates: **Bankruptcy Department Medical/Dental Services** \$450 Reason: PO Box 87618, Dept. 9090 Chicago IL 60680 Acct #: **AES/MHEAC** Dates: Bankruptcy Dept. \$36,000 Reason: 1200 N 7th St Harrisburg PA 17102 Acct #:

Dates:

1960-2012

Reason: Credit Card or Credit Use

\$0

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 <u>DirecTV</u> C/O CBE Group 1309 Technology Pkwy Cedar Falls IA 50613 Acct #: 2113258018			Dates: 2009-14 Reason: Cable Bill				\$500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

DirecTV Bankruptcy Dept. PO Box 78626

Phoenix AZ 85062

Ро Вох	nkruptcy Dept.	Dates: Reason:	2006-2014 Credit Card or Credit Use	\$7,800
Acct #:				
Bankrup PO Box	phia PA 19101	Dates: Reason:	2010 Taxes - Federal, State/Local	\$2,900
7 Planet I Bankrup 8301 S		Dates: Reason:	Membership/Subscription	\$100
Acct #:				
Attn: Ba Po Box	SAMS CLUB nkruptcy Dept. 965005 FL 32896	Dates: Reason:	2001-2014 Credit Card or Credit Use	\$488
Acct #:	NULL			

Record # 630189 B6F (Official Form 6F) (12/07) Page 2 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 18 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Unliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С **UNVL/Citibank** Dates: 2002-2014 Attn: Bankruptcy Dept. \$2,042 Reason: Credit Card or Credit Use Po Box 6241 Sioux Falls SD 57117 Acct #: NULL

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Alliance One Bankruptcy Dept. 1160 Center Pointe Dr., #1 Mendota Heights MN 55120

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 50,280

Record # 630189 B6F (Official Form 6F) (12/07) Page 3 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 19 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 630189 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 20 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Tonya Deiadra Booker / Debtor

Check this box if debtor has no codebtors.

Bankruptcy Docket #	:v Docket#	ruptcy	Banl
---------------------	------------	--------	------

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 630189 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 21 of 51

Debtor 1	Tonya	Deiadra	Booker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
Case Number (If known)	r		
(

ng post-petition

chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Health Care Aid		
	Occupation may Include student or homemaker, if it applies.	Employers name	Addus Healthcare	1	
		Employers address			
			,		<u>, </u>
		How long employed there?	2.5 years		
	_				
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ne date you file this form. If you have more than one employer, combi	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay alculate what the monthly wage wo		\$1,180.83	\$0.00
3.	Estimate and list monthly overting	пе рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 + line 3.		\$1,180.83	\$0.00

Record # 630189 Official Form B 6I Schedule I: Your Income Page 1 of 2 Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Page 22 of 51
Case Number (if known) Document Tonya Deiadra Debtor 1 First Name Middle Name Last Name

				For Debtor 1		r Debtor 2 or n-filing spouse	
	Copy	line 4 here	4.	\$1,180.83		\$0.00	
5. I	ist all	payroll deductions:					
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$236.17		\$0.00	
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. F	equired repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. lı	nsurance	5e.	\$0.00		\$0.00	
	5f. C	omestic support obligations	5f.	\$0.00		\$0.00	
	5g. L	Inion dues	5g.	\$0.00		\$0.00	
	5h. C	Other deductions. Specify: Uniforms(D1),	5h.	\$35.47		\$0.00	
6. A	dd the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$271.64		\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$909.20		\$0.00	
8. L	ist all	other income regularly received:	·	_		_	
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	-	Ψ0.00	_	Ψ0.00	
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:Link, Family Help,	8h.	\$1,384.00		\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,384.00		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,293.20	- [\$0.00	\$2,293.20
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		+-,		40.00	+2,200.20
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. Out include any amounts already included in lines 2-10 or amounts that are not contributions.	our depende				
	Spec	rty:				1	1. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applie	s 1	2. \$2,293.20
13.	Do y	ou expect an increase or decrease within the year after you file this form	1?				
	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	No. ⁄es. Explain:					

Fill in this i	information to identify y	our case:				
Debtor 1	Tonya	Deiadra	Booker	Check if this is:		
Dollar 0	First Name	Middle Name	Last Name	An amende	-	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	·	ent showing post of the following of	t-petition chapter 13 date:
United State	es Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Numb	er			MM / DD /	YYYY	
(If known)				A separate	filing for Debtor	2 because Debtor 2
Official F	Form B 6J			☐ maintains a	a separate house	ehold.
Schedu	le J: Your Ex	penses				12/13
=	needed, attach another			n are equally responsible for supply ages, write your name and case nur	_	
Part 1:	Describe Your Household					
1. Is this a jo		1				
	Go to line 2.					
Yes.	Does Debtor 2 live in a	separate household?				
_	X No.					
	Yes. Debtor 2 mus	st file a separate Schedul	e J.			
2. Do you	have dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live
Do not Debtor	list Debtor 1 and 2		this information for dent	Debtor 1 or Debtor 2	age —	with you?
	state the dependents'	cach acpoin				Yes
names.	•					X No
						Yes
						X No
					_	Yes
						X No
						Yes
						X No
						Yes
3. Do you	r expenses include	X No				
	es of people other than					
-	If and your dependents?	<u> </u>				
Part 2:	Estimate Your Ongoing N					
-				rm as a supplement in a Chapter 13 J, check the box at the top of the for	=	
the applicabl				•		
-	-	-	nce if you know the value Income (Official Form B 6		,	Your expenses
			·			
	ntal or home ownership nt for the ground or lot.	expenses for your residence	ence. Include first mortgag	ge payments and	4.	\$1,478.56
	ncluded in line 4:				т.	41,116.00
4a. R	leal estate taxes				4a.	\$0.00
	roperty, homeowner's, or	r renter's insurance			4b.	\$0.00
	lome maintenance, repai				4c.	\$50.00
	Iomeowner's association				4d.	\$0.00
						1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Deiadra Document Page 24 of 51

| Deiadra | Deciation | Document | Docum

 Debtor 1
 Tonya
 Deiadra
 B

 First Name
 Middle Name
 La

Booker Case Number (if known) _

		Your expense	es
Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
Utilities:			
6a. Electricity, heat, natural gas	6a.		\$149.0
6b. Water, sewer, garbage collection	6b.		\$15.0
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$65.0
6d. Other. Specify:	6d.	\$	0.0
Food and housekeeping supplies	7.		\$300.0
Childcare and children's education costs	8.		\$0.0
Clothing, laundry, and dry cleaning	9.		\$70.0
Personal care products and services	10.		\$50.0
1. Medical and dental expenses	11.		\$15.0
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.		\$100.0
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.0
4. Charitable contributions and religious donations	14.		\$0.0
5. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.0
15b. Health insurance	15b.		\$0.0
15c. Vehicle insurance	15c.		\$0.0
15d. Other insurance. Specify:	15d.		\$0.0
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.0
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.0
17b. Car payments for Vehicle 2	17b.		\$0.0
17c. Other. Specify:	17c.		\$0.0
17d. Other. Specify:	17d.		\$0.0
3. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.0
Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.0
O. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.	\$	0.0
20b. Real estate taxes	20b.	\$	0.0
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.0
	20e.	\$	0.0

 Official Form 6J
 Record #
 630189
 Schedule J: Your Expenses
 Page 2 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 25 of 51

Deiadra Tonya Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$2,292.56 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,293.20 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,292.56 23b. Copy your monthly expenses from line 22 above. 23b.-\$0.64 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 630189 Schedule J: Your Expenses Page 3 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 26 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Tonya Deiadra Booker / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/20/2015 /s/ Tonya Deiadra Booker

Tonya Deiadra Booker

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 27 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	7 11110 0111		
	2015: \$3,352	Employment	
	2014: \$10,929		
	2013: \$10,726		
NONE	Spouse		
X			
	AMOUNT	SOURCE	

Record #: 630189 B7 (Official Form 7) (12/12) Page 1 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 28 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

N2	INCOME OTHER	THAN FROM F	MPI OVMENT O	P OPERATION	OF BUSINESS

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	_
2015: \$0	401K withdrawal	
2014: \$0		
2013: \$25,000		
2014: \$184/month	Link Benefits	
2013: \$		
2012: \$		
2015: \$0	Stock	
2014: \$0		
2013: \$58		
Spouse		
AMOUNT	SOURCE	_
03. PAYMENTS TO CREDITORS:		
Complete a. or b. as appropriate, and	c.	
,	•	S: List all payments on loans, installment purchases of goods
•	, ,	roceeding the commencement of this case if the aggregate an \$600.00. Indicate with an asterisk (*) any payments that





b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	•		
of Creditor	Payment/Transfers	Transfers	Still Owing
Name and Address	Dates of	Amount Paid or Value of	Amount

Record #: 630189 B7 (Official Form 7) (12/12) Page 2 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 29 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure

Description and Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment

Terms of Assignment or Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

Record #: 630189 B7 (Official Form 7) (12/12) Page 3 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 30 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

Deiadra Booker / Debtor			ptcy Docket #:
		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
07. GIFTS:			
usual gifts to family members aggreg than \$100 per recipient. (Married deb	s made within one year immediately preceding the ating less than \$200 in value per individual famiotors filing under chapter 12 or chapter 13 must in unless the spouses are separated and a joint per	y member and charitable contri nclude gifts or contributions by	butions aggregating less
Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift
Mt. Carmel Baptist Church		Monthly	Tithes
08. LOSSES:			
•	d debtors filing under chapter 12 or chapter 13 n spouses are separated and a joint petition is not Description of Circumstances and, if Loss Was Covered in Whole or in Part by Insurance, Give Particulars	•	potn spouses whether or
	COUNSELING OR BANKRUPTCY: ansferred by or on behalf of the debtor to any peankruptcy law or preparation of a petition in bank		_
commencement of this case.			
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603	_	2014	Payment/Value: \$865.00
the debtor to any persons, including a	T COUNSELING OR BANKRUPTCY: List all pa attorneys, for consultation concerning debt cons	olidation, relief under the bankru	
	ar immediately preceding the commencement o		
Name and		Date of Payment,	Amount of Money or descr

of Payee Other Than Debtor Value of Property Hananwill Credit Counseling, 2014 \$20.00 115 N. Cross St., Robinson,

IL 62454

Record #: 630189 B7 (Official Form 7) (12/12) Page 4 of 10 Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 31 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

a Deiadra Booker / Debtor		Bankr	uptcy Docket #:
		Judge	e:
S.	TATEMENT OF FIN	IANCIAL AFFAIRS	
10. OTHER TRANSFERS			
a. List all other property, other than propert either absolutely or as security with two (2) chapter 12 or chapter 13 must include trans separated and a joint petition is not filed.)	years immediately preceding the	commencement of this case. (Married	debtors filing under
Name and Address of		Describe Property Transferred	
Transferee, Relationship		and	
to Debtor	Date	Value Received	
10b. List all property transferred by the debt trust or similar device of which the debtor is	. , ,	tely preceding the commencement of the	nis case to a self-settled
Name of	Date(s)	Amount and Date	
Trust or	of	of Sale or	
other Device	Transfer(s)	Closing	
11. CLOSED FINANCIAL ACCOUNTS:			
525525 1 110 110 11 12 10 00 01 10 .			
List all financial accounts and instruments h	eld in the name of the debtor or t	for the benefit of the debtor which were	closed, sold, or otherwise
transferred within one (1) year immediately	preceding the commencement of	f this case. Include checking, savings, of	or other financial accounts,
	· . •		
certificates of deposit, or other instruments;			
	inancial institutions. (Married deb	tors filing under chapter 12 or chapter	13 must include



Type of Account, Last Four Digits of Account Number, and Amount of Final Balance Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff

Record #: 630189 B7 (Official Form 7) (12/12) Page 5 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 32 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:

14. LIST ALL PROPERTY HELD FOR	ANOTHER PERSON:		
ist all property owned by another pers	son that the debtor holds or controls.		
Name and Address of Owner	Description and Value of Property	Location of Property	
Father	2008 Dodge Caliber	Debtor's residence	
15. PRIOR ADDRESS OF DEBTOR(S):		
	ears immediately preceding the commencement the commencement of this case. If a joint p		
Address	Name Used	Dates of Occupancy	
Addiess	Oseu	Оссирансу	
	ne name of the debtor"s spouse and of any	•	ding the the the debtor in the
	,	•	•
community property state. Name	ne name of the debtor"s spouse and of any t	•	•
Name Name 17. ENVIRONMENTAL INFORMATION	ne name of the debtor"s spouse and of any t	•	•
Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the form the purpose of the purpose and the purpose of this question, the form the purpose of the pu	ne name of the debtor"s spouse and of any t	ormer spouse who resides or resided wi	th the debtor in the
Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the form the purpose of this question into the questions regulating the cleanup of the stiff of the purpose of the p	ne name of the debtor"s spouse and of any the name of the debtor"s spouse and of any the name of the debtor"s spouse and of any the name of the debtor spouse and of any the name of the n	ormer spouse who resides or resided wi	th the debtor in the
Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the form the purpose of th	ne name of the debtor"s spouse and of any the name of the debtor"s spouse and of any the name of the debtor"s spouse and of any the name of the debtor spouse and of any the name of the n	ormer spouse who resides or resided winting pollution, contamination, releases o or other medium, including, but not limit	th the debtor in the f hazardous or toxic ed to, statutes or
Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the form the purpose of th	ne name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the	ormer spouse who resides or resided winting pollution, contamination, releases o or other medium, including, but not limit	th the debtor in the f hazardous or toxic ed to, statutes or
Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the for Environmental Law" means any feder substances, wastes or material into the regulations regulating the cleanup of the Poperated by the debtor, including, but in Phazardous material" means anything environmental Law.	ne name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the debtor"s spouse and of any to the name of the	ating pollution, contamination, releases of or other medium, including, but not limit. Law, whether or not presently or former or toxic substances, pollutant, or contaminations are toxic substances.	th the debtor in the f hazardous or toxic ed to, statutes or rly owned or nant, etc. under

Record #: 630189 B7 (Official Form 7) (12/12) Page 6 of 10 Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 33 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

		Judge:	
	STATEMENT OF FINAN	CIAL AFFAIRS	
76 1 :- 4 46			. Hannadava Makarial
-	site for which the debtor provided notice the notice was sent and the date of the not	-	Hazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	ceedings, including settlements or orders, me and address of the governmental unit the	-	•
Name and Address of	Docket	Status of	
Governmental Unit	Number	Disposition	
. If the debtor is an individual, list the n	ames, addresses, taxpayer identification no the debtor was an officer, director, partner		
. If the debtor is an individual, list the n nding dates of all businesses in which artnership, sole proprietor, or was self-nmediately preceding the commencem within six (6) years immediately preceding the debtor is a partnership, list the nar ates of all businesses in which the debtor	ames, addresses, taxpayer identification no the debtor was an officer, director, partner employed in a trade, profession, or other a ent of this case, or in which the debtor own ng the commencement of this case. nes, addresses, taxpayer identification nur tor was a partner or owned 5 percent or me	or managing executive of a corporal ctivity either full- or part-time within s ed 5 percent or more of the voting or others, nature of the businesses, and	tion, partner in a ix (6) years requity securities beginning and ending
If the debtor is an individual, list the n nding dates of all businesses in which artnership, sole proprietor, or was self-nmediately preceding the commencem ithin six (6) years immediately precedii the debtor is a partnership, list the narates of all businesses in which the debtor mediately preceding the commencem the debtor is a corporation, list the narates of all businesses in which the debtor is a corporation, list the narates of all businesses in which the debtor is a corporation.	ames, addresses, taxpayer identification not the debtor was an officer, director, partner employed in a trade, profession, or other a ent of this case, or in which the debtor owing the commencement of this case. The second of this case is a partner or owned 5 percent or meant of this case. The second of this case is a partner or owned 5 percent or meant of this case.	or managing executive of a corporal ctivity either full- or part-time within sed 5 percent or more of the voting of the special person and the special person of the businesses, and the of the voting or equity securities, where, nature of the businesses, and others, nature of the businesses, and	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years
If the debtor is an individual, list the number of all businesses in which artnership, sole proprietor, or was self-mediately preceding the commencemy ithin six (6) years immediately preceding the debtor is a partnership, list the narrates of all businesses in which the debtor mediately preceding the commencement of the debtor is a corporation, list the narrates of all businesses in which the debtor mediately preceding the commencement of all businesses in which the debtor mediately preceding the commencement when the debtor is a corporation, list the narrates of all businesses in which the debtor mediately preceding the commencement when the debtor is a corporation of the debtor is a corporation.	ames, addresses, taxpayer identification not the debtor was an officer, director, partner employed in a trade, profession, or other a ent of this case, or in which the debtor owing the commencement of this case. The second of this case is a partner or owned 5 percent or meant of this case. The second of this case is a partner or owned 5 percent or meant of this case.	or managing executive of a corporare ctivity either full- or part-time within sed 5 percent or more of the voting or others, nature of the businesses, and one of the voting or equity securities, where, nature of the businesses, and one of the voting or equity securities where of the voting or equity securities where of the voting or equity securities where	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years beginning and ending within six (6) years
nding dates of all businesses in which artnership, sole proprietor, or was self-mmediately preceding the commencem vithin six (6) years immediately preceding the debtor is a partnership, list the narrates of all businesses in which the debtormediately preceding the commencem of the debtor is a corporation, list the narrates of all businesses in which the debtormediately preceding the commencem	ames, addresses, taxpayer identification not the debtor was an officer, director, partner employed in a trade, profession, or other a ent of this case, or in which the debtor owing the commencement of this case. The second of this case is a partner or owned 5 percent or meant of this case. The second of this case is a partner or owned 5 percent or meant of this case.	or managing executive of a corporare ctivity either full- or part-time within sed 5 percent or more of the voting or others, nature of the businesses, and are of the voting or equity securities, where, nature of the businesses, and ore of the voting or equity securities where	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years beginning and ending within six (6) years
If the debtor is an individual, list the northing dates of all businesses in which artnership, sole proprietor, or was self-mediately preceding the commencemy ithin six (6) years immediately preceding the debtor is a partnership, list the narrates of all businesses in which the debtormediately preceding the commencem is the debtor is a corporation, list the narrates of all businesses in which the debtormediately preceding the commencem when the debtormediately preceding the commencem Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	ames, addresses, taxpayer identification not the debtor was an officer, director, partner employed in a trade, profession, or other a ent of this case, or in which the debtor owning the commencement of this case. The second of this case is a partner or owned 5 percent or meent of this case. The second of this case is a partner or owned 5 percent or meent of this case. The second of this case is a partner or owned 5 percent or meent of this case. The second of this case is a partner or owned 5 percent or meent of this case.	or managing executive of a corporal ctivity either full- or part-time within s ed 5 percent or more of the voting or others, nature of the businesses, and are of the voting or equity securities, others, nature of the businesses, and ore of the voting or equity securities where of the voting or equity securities where of the businesses.	tion, partner in a ix (6) years requity securities beginning and ending within six (6) years beginning and ending within six (6) years Beginning and

Record #: 630189 B7 (Official Form 7) (12/12) Page 7 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 34 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:
	STATEMENT OF FINANCIAL AFFAIRS
been, within six years immediately precor owner of more than 5 percent of the	pleted by every debtor that is a corporation or partnership and by any individual debtor who is or has ceding the commencement of this case, any of the following: an officer, director, managing executive, voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a
(An individual or joint debtor should co	omplete this portion of the statement only if the debtor is or has been in business, as defined above, the commencement of this case. A debtor who has not been in business within those six years should
(An individual or joint debtor should co within six years immediately preceding	omplete this portion of the statement only if the debtor is or has been in business, as defined above, the commencement of this case. A debtor who has not been in business within those six years should
(An individual or joint debtor should or within six years immediately preceding go directly to the signature page.) 19. BOOKS, RECORDS AND FINANCE.	omplete this portion of the statement only if the debtor is or has been in business, as defined above, the commencement of this case. A debtor who has not been in business within those six years should CIAL STATEMENTS: who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the



19c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Address

Dates Services

Rendered

Name	Address



19d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two (2) years immediately preceding the commencement of this case.

Name and	Date	
Address	Issued	
		•



20. INVENTORIES

Name

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date	Inventory	Dollar Amount of Inventory
of		(specify cost, market of other
Inventory	Supervisor	basis)

Record #: 630189 B7 (Official Form 7) (12/12) Page 8 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 35 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deiadra Booker / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	CIAL AFFAIRS
b. List the name and address of the	person having possession of the records of ear	ch of the inventories reported in a., above.
Date	Name and Addresses of Custodian	
of Inventory	of Inventory Records	
21. CURRENT PARTNERS, OFFIC	CERS, DIRECTORS AND SHAREHOLDERS:	
	nature and percentage of interest of each mem	per of the partnership.
Name and Address	Nature of Interest	Percentage of Interest
	ist all officers & directors of the corporation; and requity securities of the corporation.	each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership
22. FORMER PARTNERS, OFFICE	ERS, DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list the	e nature and percentage of partnership interest	
Name	Address	Date of Withdrawal
	ist all officers, or directors whose relationship w	th the corporation terminated within one (1) year
mmediately preceding the commen	cement of this case.	
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPORA	TION:
	ooration, list all withdrawals or distributions cred options, options exercised and any other perquisi	ted or given to an insider, including compensation in any e during one year immediately preceding the
Name and Address of	Date and	Amount of Money or
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property

Record #: 630189 B7 (Official Form 7) (12/12) Page 9 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 36 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer

Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

/s/ Tonya Deiadra Booker Dated: 05/20/2015

Tonya Deiadra Booker

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 630189 B7 (Official Form 7) (12/12) Page 10 of 10 Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 37 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

Property No. 1											
Creditor's Name:	Describe Property Securing Debt:										
CHASE	7527 S Aberdeen Chicago, IL 60620										
Attn: Bankruptcy Dept.	(Debtor's Residence)										
Po Box 24696											
Columbus OH 43224											
Property will be (check one):											
□Surrendered	■Retained										
If retaining the property, I intend to (ch	neck at least one):										
☐Redeem the property											
■Reaffirm the debt											
□Other. Explain	(for example, evoid li	en using 110 U.S.C. § 522(f)).									
□Otner. Explain	(tot example, avoid like	en using 110 0.3.C. § 322(1)).									
Property is (check one):											
■Claimed as exempt	□Not claimed as exempt										
·	'										
	bject to unexpired leases. (All three columns o	of Part R must be									
PART B - Personal property su	inject to antemprior reactor (i in times columnic t										
• • •	lease Attach additional pages if necessary)										
completed for each unexpired	lease. Attach additional pages if necessary.)										
completed for each unexpired Property No.											
completed for each unexpired Property No. Lessor's Name:	lease. Attach additional pages if necessary.) Describe Property Securing Debt:	Lease will be									
completed for each unexpired Property No. Lessor's Name:		Lease will be assumed pursuant to									
• • •		Lease will be									

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 05/20/2015 /s/ Tonya Deiadra Booker

X Date & Sign

Tonya Deiadra Booker

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Document Page 38 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor	Bankruptcy Docket #:
	Judge:

DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
that compensation paid to me within one	Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above nar year before the filing of the petition in bankruptcy, or agreed to be paid to ebtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by	the Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to pa	y and I have agreed to accept	\$1,995.00
Prior to the filing of this Statement, Debtor	r(s) has paid and I have received	\$865.00
The Filing Fee has been paid.	Balance Due	\$1,130.00
2. The source of the compensation paid to	me was:	
Debtor(s) Other: (spe		
3. The source of compensation to be paid t	o me on the unpaid balance, if any, remaining is:	
Debtor(s) Other: (sp	secify)	
The undersigned has received no value stated: None.	transfer, assignment or pledge of property from the debtor(s) except the	following for the
•	ed to share with any other entity, other than with members of the undersigned's law d without the client's consent, except as follows: None.	
5. The Service rendered or to be rendered	include the following:	
• •	ndering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. (b) Preparation and filing of the petition, sch	edules, statement of affairs and other documents required by the court.	
(c) Representation of the client at the first s(d) Advice as required.	· · ·	
, ,	ove-disclosed fee does not include the following service: eeting or court dates, amendments to schedules, adversary complaints	or conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	
	Respectfully Submitted,	
Date: 05/27/2015	/s/ Joseph Mark D'Onofrio	
	Joseph Mark D'Onofrio GERACI LAW L.L.C. 55 E. Monroe Street #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 630189 Page 1 of 1 B6F (Official Form 6F) (12/07)

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Documenti Lavage 89 of 51

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603 312.332.1800 help@geracilaw.com

Date: 12/2/2014 Consultation Attorney : ADD Record # : 630-189

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$\int \frac{1}{2} \int \frac{5}{60}\text{O}\text{ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and hwill be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Dated: 10/13/19

Tonya Booke (Debter)

(Joint Debtor)

Attorney for the Deotor(s), Representing Geraci Law.L.L.C.

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 40 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/20/2015 /s/ Tonya Deiadra Booker

Tonya Deiadra Booker

X Date & Sign

Record # 630189 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 630189 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main

Form B 201A, Notice to Consumer Debtor(s)

In re Tonya

Page 42 of 51

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 05/20/2015	/s/ Tonya Deiadra Booker	
	Tonya Deiadra Booker	
Dated: 05/27/2015	/s/ Joseph Mark D'Onofrio	
	Attorney: Joseph Mark D'Onofrio	

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 43 of 51

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11. United States Code, specified in this petition

Tonya Deiadra Booker

Dated: 5 / 20/2015

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

I request relief in accordance with chapter 15 of title 11, United States

Code Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U S C § 1511. I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signa	ture	Oî	Atto	rney	

Signature of Attorney for Debtor(s)

Joseph Mark D'Onofrio

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated:

ZO 12015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U S C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C. §§ 110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U S C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section Official Form 19B is attached

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal. responsible person or partner of the bankruptcy petition preparer) (Required by 11 U S C § 110) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy pelition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U S C. §110 18 U S C §156

PFG Record # 630189 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 44 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed

	the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me Attach a copy of
	the certificate and a copy of any debt repayment plan developed through the agency
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court] [Summarize exigent circumstances here]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U S C § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided <u>abov</u> e is true∤ànd correct.
Date	
	Tonya Deiadra Booker

Record # 630189

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 45 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Tonya Deiadra Booker

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 46 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

m	r

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

				IT										



24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that thave read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 5 / 30 /2015

Tonya Deiadra Booker

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 630189 B7 (Official Form 7) (12/12) Page 10 of 10

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 47 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION In re Tonya Deiadra Booker / Debtor Bankruptcy Docket #: Judge: **DEBTOR'S STATEMENT OF INTENTION** PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. Creditor's Name: Describe Property Securing Debt: None Property will be (check one): □Retained ☐ Surrendered If retaining the property, I intend to (check at least one): □Redeem the property □Reaffirm the debt □Other. Explain (for example, avoid lien using 110 U.S.C. § 522(f)). Property is (check one): □Not claimed as exempt ☐Claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.	_							
Lessor's Name:	Describe Property Securing Debt:	Lease will be						
None		assumed pursuant to						
		11 U.S.C. § 365(p)(2):						
		□ Yes □ No						

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: // // // /2015

Tonya Deiadra Booker

X Date & Sign

Record # 630189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 48 of 51

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1) The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not willfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt
 b. Failure to keep books and records documenting your financial affairs
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE III

Dated: 9 / 4 /2015

Tonya Deiadra Booker

COMUL X Date & Sign

Record # 630189 Asset Disclosure Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 49 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Tonya Deiadra Booker / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY/OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated; 5 / 20 /2015

Tonya Deiadra Booker

X Date & Sign

Record # 630189 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 50 of 51

De	btor 1	Tonya	Deiadra Boo	***************************************	Case Number (if know	/n)			
		First Name	Middle Name Last N	ame	Column A Debtor 1	Column E Debtor 2 non-filing	or		
8.	Unemp	oloyment co	mpensation		\$0.00		\$0.00		
erican property and the second	Do not under t	enter the am he Social Se	nount if you contend that the amount received was curity Act. Instead, list it here:	a benefit	ters characteristic remove delen una selectual de ambienha de alemanistate en en	#enicondensaminenma.incurroreior	Charleston Section 1994		
	For yo	u							
1001127 61721140	For yo	ur spouse							
9.			nent income. Do not include any amount received locial Security Act	that was a	\$0.00		\$0.00		
10	Do not as a vi	t include any ctim of a wa	ther sources not listed above. Specify the source benefits received under the Social Security Act or r crime, a crime against humanity, or international sary, list other sources on a separate page and put	payments received or domestic					
	10a <u>L</u>	ink			\$184.00	\$	0.00		
	10b				\$ 0.00	***************************************	\$0.00		
	10c. To	tal amounts	from separate pages, if any		\$184.00	Australia	\$0.00		
11.			al current monthly income. Add lines 2 through 1 the total for Column A to the total for Column B	0 for each	\$2,264.83	+	\$0.00	= [\$2,264.83
The second									
F	Parit 2:	Determi	ne Whether the Means Test Applies to You						
12	12a	Copy your to	rrent monthly income for the year. Follow these so tal current monthly income from line 11	•	Copy line 11 here		12a		\$2,264.83 x 12
		, , ,	your annual income for this part of the form				12b		\$27,177.96
13.	Calcul	late the med	ian family income that applies to you. Follow the	se steps:			,		
	Fill in t	he state in w	hich you live	IL					
data and day appear of the state of	Fill in t	the number o	of people in your household	1					
And while the first realization is considered from the state of the st	To find	l a list of app	amily income for your state and size of household licable median income amounts, go online using t form This list may also be available at the bankru	he link specified in the s			13.		\$48,239.00
14	. How d	o the lines o	compare?						
CONTRACTOR STATE OF THE STATE O	14a. [X ine 12b is Go to Part	eless than or equal to line 13. On the top of page 1 3 .	1, check box 1, There is	s no presumption of abuse				
	14b. [s more than line 13 On the top of page 1, check bo 3 and fill out Form 22A-2	ox 2, The presumption o	of abuse is determined by Fom	n 22A-2			
G	Pant 3s	Sign Bo	low						
And the rest of the second	<u>_</u>	By signing h	ere, I declare under penalty of perjury that the info MMU Tonya Deiadra Booker	rmation on this stateme	nt and in any attachments is tru	ue and correct.			
		Date:: ͺ	<u>5 1201</u> 2015						
		If you check	ed line 14a, do NOT fill out or file Form 22A-2.						
		If you check	ed line 14b, fill out Form 22A-2 and file it with this t	form.					

Case 15-18898 Doc 1 Filed 05/29/15 Entered 05/29/15 14:03:32 Desc Main Document Page 51 of 51

Form B 201A, Notice to Consumer Debtor(s)

In re Tonya Deiadra Booker / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 0 / 2015

Tonya Deiadra Booker

X Date & Sign

Attorgey: Joseph Mark D'Onofrio

Record # 630189

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2